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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: **AWANO, Koichi**

Group Art Unit: **3624**

Serial No.: **09/747,020**

Examiner: **Ella COLBERT**

Filed: **December 26, 2000**

P.T.O. Confirmation No.: 3284

For: **CARD SETTLEMENT SYSTEM USING A DEBIT CARD (As Amended)**

**AMENDMENT UNDER 37 CFR §1.111**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

October 22, 2004

Sir:

In response to the Office Action dated **July 28, 2004**, please amend the above-identified application as follows:

U.S. Patent Application Serial No. **09/747,020**  
Response to Office Action dated July 28, 2004

**IN THE TITLE:**

Amend the title to read as follows:

**CARD SETTLEMENT SYSTEM USING A DEBIT CARD**